

Regtransfers

Complaints Policy

Last updated: 6th December 2023



Policy Statement

At Regtransfers, we believe that if a customer wishes to file a complaint or express dissatisfaction, it should be easy for them to do so. It is Regtransfers's policy to receive complaints and consider them as an opportunity to learn, adapt, improve and provide better service.

In addition, a quick resolution of complaints, in a way that respects and values the person's feedback, can be one of the most important factors in recovering the person's confidence about the product/services Regtransfers offers. It can also help prevent further escalation of the complaint.

Purpose

The purpose of this policy is to ensure that complaints are handled properly and that all customer complaints or comments are taken seriously. Regtransfers expects staff at all levels to be committed to fair, effective and efficient complaint handling.

Scope

This policy applies to all staff receiving or managing complaints from customers made to or about Regtransfers, regarding our product, services, staff and complaint handling.

What is a complaint?

A complaint is any expression of dissatisfaction about the product/services offered by Regtransfers, or its staff, or the action or lack of action taken by its staff.

How can a customer make a complaint?

Any customer can make a complaint through the contact form at Regtransfers.co.uk, by phone on 01582 967777, by post at our registered office which is at 139 High Street South, Dunstable, Bedfordshire, LU6 3SS or by emailing any member of staff at Regtransfers, who will then forward the complaint to the relevant department manager.

Policy

Our aim

Regtransfers is committed to providing a quality service and working in an open and accountable way that builds trust and respect. One of the ways in which we can continue to improve our service is by listening and responding to the views of our clients, and in particular by responding positively to complaints, and by putting mistakes right. Therefore we aim to ensure that:

- making a compliment or complaint is as easy as possible
- we welcome compliments, feedback and suggestions
- we treat a complaint as a clear expression of dissatisfaction with our product/service which calls for an immediate response
- we deal with it promptly, politely and, when appropriate, confidentially

- we respond in the right way - for example, with an explanation, or an apology where we have got things wrong, or information on any action taken etc.
- we learn from complaints, use them to improve our service, and review annually our complaints policy and procedures

We recognise that some concerns will be raised informally, and dealt with quickly. Our aims are to:

- resolve informal concerns quickly
- keep matters low-key
- enable mediation between the complainant and the individual to whom the complaint has been referred to.

Responsibility

It is each staff member's responsibility to provide each customer with a professional experience to avoid any complaint from arising. Any complaints made to Regtransfers can damage future business.

Regtransfers responsibility when receiving a complaint will be to:

- acknowledge the formal complaint
- respond within a timely manner
- deal reasonably and sensitively with the complaint
- take action where appropriate.

Handling and resolving a complaint

It is in everyone's interest at Regtransfers to handle any complaints, no matter the severity of the complaint, in a timely and professional manner. All complaints whether informal or formal, will be evaluated to understand the seriousness of the complaint and dealt with appropriately. After appropriate consideration has been made to understand the seriousness of the complaint, the appropriate level of action will be taken to resolve the complaint promptly.

Complaints procedure

Stage 1

In the first instance, staff member(s) at Regtransfers must establish the seriousness of the complaint. An informal approach is appropriate when it can be achieved. But if concerns cannot be satisfactorily resolved informally, then the formal complaints procedure should be followed.

Stage 2

If the complaint cannot be resolved informally, the customer should be advised that a formal complaint may be made and the following procedure should be explained to them. It may sometimes be appropriate for a different member of staff, preferably a member of the Management Team, to make this explanation.

A formal complaint can be made either verbally or in writing. If verbally, a statement should be taken by a member of the Management Team, staff member or a supervisor.

In all cases, the complaint must be passed on to the individual's Line Manager and the company's Senior Management.

The individual's Line Manager, depending on the nature of the complaint, must acknowledge the complaint in writing within one week of receiving it.

One of the above will investigate the complaint. Any conclusions reached should be discussed with the staff member involved and their Line Manager.

The person making the complaint will receive a response based on the investigation within four weeks of the complaint being received. If this is not possible then a response must be sent explaining why.

Stage 3

If the complainant is not satisfied with the above decision then the company's Senior Management will convene.

The company's Senior Management will examine the complaint and may wish to carry out further interviews, examine files/notes. They will respond within four weeks in writing. Their decision will be final.

If your complaint relates to your finance agreement

If your complaint relates to the finance linked to your purchase you must contact your finance provider V12 Retail Finance. V12 Retail Finance can be contacted via the below methods:

Telephone: 02920 468 900

Email: customerservices@v12finance.com

V12 Retail Finance's Customer Service opening hours are Monday to Friday 9am-5pm, closed Saturday, Sunday and bank holidays (including Easter).

Address: V12 Retail Finance, 25-26 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ

What can I do if I can't reach an agreement on my complaint?

If you are not satisfied with V12's response to your complaint relating to the finance agreement, you may be able to refer the matter to the Financial Ombudsman Service. You must contact them within six months of the date of V12's final response letter to you. They can be contacted in the following ways:

- Write: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: 0300 123 9 123
- E-mail: complaint.info@financial-ombudsman.org.uk

Further details can be found on the Financial Ombudsman Service website:

<https://www.financial-ombudsman.org.uk/consumers/how-to-complain>

If your complaint does not relate to your finance agreement but the complaint was sent to V12 Retail Finance

On occasions, customers complain to V12 Retail Finance if they are not satisfied with Regtransfers's product/services. If V12 Retail Finance do receive a complaint from one of Regtransfers's customers and V12 Retail Finance feel the complaint would best be dealt with by Regtransfers, V12 Retail Finance will forward the complaint to Regtransfers under DISP 1.7 of the FCA Handbook. When Regtransfers receives a complaint that has been forwarded to Regtransfers under DISP 1.7.1, the complaint is treated for the purposes of DISP as if made directly to Regtransfers, and as if received by it when the forwarded complaint was received.

On receiving a forwarded complaint, the standard time limits will apply from the date on which Regtransfers receives the forwarded complaint.